

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	JAVIER HERNANDEZ	§	Case No.: 05-47635
	ANNA E HERNANDEZ	§	
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Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2005.
- 2) The case was confirmed on 01/09/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on  
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  
NA.
- 5) The case was completed on 05/11/2009.
- 6) Number of months from filing to the last payment: 43
- 7) Number of months case was pending: 46
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 17,925.00
- 10) Amount of unsecured claims discharged without payment \$ 10,585.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 68,869.71
Less amount refunded to debtor	\$ 146.21
<b>NET RECEIPTS</b>	<b>\$ 68,723.50</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,700.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 4,436.30
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 7,136.30

Attorney fees paid and disclosed by debtor \$ .00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
LITTON LOAN SERVICIN	SECURED	86,400.00	86,068.65	34,529.00	34,529.00	.00
LITTON LOAN SERVICIN	SECURED	2,400.00	1,669.82	1,669.82	1,669.82	.00
BENEFICIAL MORTGAGE	SECURED	18,300.00	17,743.56	14,835.00	14,835.00	.00
BENEFICIAL MORTGAGE	SECURED	1,400.00	342.23	342.23	342.23	.00
WESTGATE RESORTS	SECURED	8,896.00	.00	.00	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	600.00	625.37	625.37	625.37	.00
CAPITAL ONE	UNSECURED	400.00	378.00	378.00	378.00	.00
CAPITAL ONE	UNSECURED	600.00	569.45	569.45	569.45	.00
CAPITAL ONE	UNSECURED	2,300.00	2,196.34	2,196.34	2,196.34	.00
CHASE BANK USA NA	UNSECURED	200.00	167.97	167.97	167.97	.00
CHASE BANK USA NA	UNSECURED	700.00	239.75	239.75	239.75	.00
CITIBANK	UNSECURED	300.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	3,500.00	3,546.79	3,546.79	3,546.79	.00
FIRST EXPRESS	UNSECURED	31.00	56.60	56.60	56.60	.00
PREMIER BANCARD CHAR	UNSECURED	178.00	178.81	178.81	178.81	.00
HARVARD COLLECTION S	UNSECURED	143.00	NA	NA	.00	.00
HOME DEPOT	UNSECURED	300.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	305.00	341.76	341.76	341.76	.00
INOVISION	UNSECURED	200.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	OTHER	.00	NA	NA	.00	.00
MEDI TRINITY NATIONA	UNSECURED	75.00	NA	NA	.00	.00
CREDITORS DISCOUNT &	OTHER	.00	NA	NA	.00	.00
MEDICAL COLLECTIONS	UNSECURED	542.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	200.00	242.48	242.48	242.48	.00
SPIRIT OF AMERICA NA	UNSECURED	50.00	NA	NA	.00	.00
ST MARGARET MERCY HO	UNSECURED	75.00	NA	NA	.00	.00
MUTUAL HOSPITAL SVC	OTHER	.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	SECURED	7,390.00	5,167.90	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	953.00	1,520.21	1,520.21	1,520.21	.00
WESTGATE RESORTS	UNSECURED	8,900.00	NA	NA	.00	.00
CHASE BANK USA NA	SECURED	.00	25.49	.00	.00	.00
CHASE BANK USA NA	SECURED	.00	501.73	.00	.00	.00
OCWEN LOAN SERVICING	SECURED	.00	164,000.00	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	.00	147.62	147.62	147.62	.00
LITTON LOAN SERVICIN	OTHER	.00	NA	NA	.00	.00
LITTON LOAN SERVICIN	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	49,364.00	49,364.00	.00
Mortgage Arrearage	2,012.05	2,012.05	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	51,376.05	51,376.05	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	10,211.15	10,211.15	.00

**Disbursements:**

Expenses of Administration	\$ 7,136.30	
Disbursements to Creditors	\$ 61,587.20	
<b>TOTAL DISBURSEMENTS:</b>		\$ 68,723.50

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/05/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.